

GREGG BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3402342	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$35	\$37	3.6%	
Loans	\$31	\$24	-24.5%	
Construction & development	\$2	\$2	-32.8%	
Closed-end 1-4 family residential	\$7	\$5	-29.0%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-25.9%	
Commercial & Industrial	\$2	\$2	-27.1%	
Commercial real estate	\$8	\$6	-20.9%	
Unused commitments	\$3	\$1	-66.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$2	\$1	-51.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$31	\$32	2.4%	
Deposits	\$29	\$31	7.1%	
Total other borrowings	\$1	\$0	-100.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$5	\$5	12.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.9%	--	
Tier 1 risk based capital ratio	9.9%	13.9%	--	
Total risk based capital ratio	10.8%	15.1%	--	
Return on equity ¹	4.7%	-2.3%	--	
Return on assets ¹	0.6%	-0.3%	--	
Net interest margin ¹	4.4%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	270.7%	305.5%	--	
Loss provision to net charge-offs (qtr)	5900.0%	126.4%	--	
Net charge-offs to average loans and leases ¹	0.0%	1.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.4%	2.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.5%	0.0%	0.1%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.3%	0.9%	0.0%	0.4%